COMMUNITY-BASED SOCIAL HOUSING:
THE EVOLUTION OF NON-PROFIT AND CO-OPERATIVE HOUSING IN CANADA

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Over the past twenty years the Canadian federal government has nurtured a large community-based non-profit housing sector, commonly called "social housing" to contrast it with public housing. The social housing programs have become the primary method of supplying affordable housing in Canada. Responsibility for housing policy and programs is shared by the federal and provincial governments, though it is the federal government which has played the major role (Banting, 1990; Rose, 1980). The Canada Mortgage and Housing Corporation (CMHC) is the federal government's housing agency which administers the programs authorized by the National Housing Act (NHA).

Subsidized housing policy and programs in Canada and the United States, once very similar, have developed along very different lines since the early 1970s though most of the other characteristics of the housing systems are similar. Most housing in both countries is constructed by private builders and financed by private lenders. Almost two-thirds of the households in both countries own their own homes -- mostly detached, single-family houses. Early non-market subsidized rental housing in both countries was in the form of public housing projects, often large scale projects on urban renewal sites. During the 1980s, housing prices skyrocketed in the largest urban areas and middle-class Canadians and Americans confront the increasingly elusive dream of home ownership (Marcuse, 1990; Hulchanski, 1990).

When the development of large scale public housing projects was ended in the 1970s in both countries, the housing policy response was very different. Canada went one way, the United States another. In Canada a permanent stock of good quality non-profit "social housing" was created along with a growing and increasingly competent community-based housing development sector (commonly called the "third sector," in contrast to the private and state sectors). The 1973 amendments to Canada's National Housing Act introduced these sweeping changes.

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The Nixon administration's desire to reshape subsidized rental supply policy led to the equally sweeping changes introduced by the 1974 Housing Act. With the aim of even further minimizing the direct role of government and of non-market approaches to housing supply, the small non-profit and limited dividend supply program (known as Section 236) and the public housing supply program were terminated. The leased public housing program (Section 23), the rent supplement (Section 101) and the elderly and handicapped (Section 202) programs were integrated into a new program known as Section 8. The Section 8 program brought most of the U.S.'s new subsidized housing supply expenditures into the private sector.

There is widespread recognition in Canada that there are things the market can and things it cannot do -- even if massive subsidies are handed over to private firms. Indeed, Canada's federal minister responsible for housing, in his 1985 *Consultation Paper on Housing*, noted that federal social housing programs "directed to those who cannot afford decent housing reflect a recognition that private markets, even well functioning ones, cannot deal with these problems" (Canada Mortgage and Housing Corporation, 1985a:11).

None of this means that the non-profit housing program in Canada enjoys unqualified support. Like the U.S. and Great Britain, Canada has recently experienced a conservative federal government that sought to reduce the role of government and cut government-sponsored social programs. The Conservative government under Prime Minister Brian Mulroney (first elected in September 1984) has made substantial cuts in non-profit housing expenditures over the past eight years.

The peak year in federal support for Canada's social housing supply programs was 1980, when 31,400 units were funded. As part of their budget deficit reduction initiatives, the Conservative government has cut social housing back to 15,000 units by 1990. Further cuts in the 1992 budget meant that only 8,200 units will be funded and the federal co-operative housing program was eliminated. These federal cuts do not yet mean that Canada's social housing supply policy will be replaced by another approach in the future or that its advocates now lack popular support. It is the Conservative government which lacks popular support. Their 15 to 20 percent approval in the polls in recent years has lead to Prime Minister Brian Mulroney's February 1993 decision to retire (like Margaret Thatcher) rather than face another election. It is anticipated that a change in government at the federal level will restore social housing allocations as well as the federal co-operative housing program. The Province of Ontario, furthermore, under its own unilateral program, is funding a total of 72,000 social housing units between 1986 and 1994, about a third of them non-profit housing co-operatives. With the largest population of any province (43 percent of Canada), and the largest metropolitan region (Toronto, with 3.5 million people), Ontario's housing policy will ensure that the approach introduced in 1973 will continue to become an increasingly significant and influential part of Canada's housing system in spite of recent setbacks at the federal level.

The Reassessment of Canada's Public Housing Program

What is commonly known as "public housing" in Canada consists of federally subsidized housing owned and managed by public housing authorities with means test criteria which target 100% of the units for the very poor. It is a program that best epitomizes the characteristics of a residual welfare state activity. Both Canada and the United States initiated this form of direct government provision of housing with great reluctance. It was considered housing of last resort, only for those who cannot meet their own needs in the private market. Thus, the focus on means tests and strict targeting. The program -- as well as the housing units themselves -- was designed to avoid competing with, let alone replacing, the private market provision of housing (Bacher, 1986; Bratt, 1986; Dennis and Fish, 1972; Rose, 1980).

In Canada, there are about 205,000 public housing units, built mainly during the 1960s and 1970s (about 2 percent of the nation's housing stock). The vast majority of the units (87 percent) are less than 20 years old. About eighty percent of the projects contain less than fifty units, though the 11 percent of the projects which have more than 100 units account for nearly half the total stock (CMHC, 1990). In the United States there are about 1.4 million public housing units, built primarily from the late 1940s through the 1970s (about 1.4 percent of the nation's housing stock).

By the late 1960s there was widespread dissatisfaction with public housing and the urban renewal projects it was usually linked to. Housing professionals and activists in both countries sought alternatives. Members of a 1969 Federal Task Force on Housing and Urban Development travelled the country collecting the views and advice of citizens and local officials. The report was highly critical of the bulldozer approach to urban renewal and to the large-scale public housing projects (Canada, 1969). Both these programs were phased out and the debate over improved programs carried on for several years.

The 1973 amendments to the National Housing Act introduced public, private and co-operative versions of non-profit housing as well as rural and native non-profit housing programs. Together, it is this group of related housing programs which are now commonly called social housing. The term "social" means that they are socially assisted (receive direct subsidies) and that they house people from a broader social and income mix than the previous public housing program. The conditions of the times -- the need to replace urban renewal and public housing -- and the national political situation, created the political will to innovate with an approach based on community-based non-profits. The smaller scale social housing projects, developed and managed by local groups, including the residents themselves, on a non-profit basis, was viewed as a preferable option for tenants, for the communities being asked to accept them, and for the taxpayer who must pay the subsidy bill. Canada's social housing program does not include the federal government nor the private sector as owners or managers, but locally based not-for-profit organizations, including municipal non-profit housing corporations.

Since 1973, Canada has built about 250,000 social housing units (which equals about 2.5 percent of the total housing stock). During the same period the United States provided

subsidies for about 2.4 million Section 8 units (also about 2.5 percent of the total housing stock). Canada, with a population of about 25 million, subsidizes a slightly greater proportion of its total housing stock than does the U.S. (population 250 million) -- about 5.5 percent compared to 4.5 percent. However, more than half the units in the U.S. are owned by private for-profit landlords (the 2.4 million Section 8 units) and none have long-term affordability requirements, so they are not a permanent form of social housing in the Canadian sense. In addition, though there has been no comparative study yet, Canada's non-profit housing is probably of much higher quality than the Section 8 units. If only the non-market subsidized rental stock is counted, only 2 percent of the U.S. housing stock is in non-market category -- meaning the U.S. housing system relies almost totally on the market for housing supply and management. The number of Section 8 units being lost is also a major public issue. It is estimated that 325,000 to 500,000 units will be lost by the year 2000 as owners opt out of the program. The U.S. will have to provide subsidies for about 30,000 to 50,000 new units per year simply to keep the subsidized stock at or near existing levels (Struyk, 1990). Canada does not face this problem.

Financing and Cost Effectiveness

Over the past decade, several of the ten provincial governments have also funded their own social housing programs. In 1986, in order to encourage the provinces to become more active in housing, the federal government entered into agreements with each province whereby the province plays a more significant role in implementing federal social housing programs in their jurisdiction. In exchange, the provinces began paying a share (about 25 percent) of the program costs (Banting, 1990). Before that time, the federal government financed the full subsidy cost of the non-profit program.

Attempts by conservatives and lobbyists for the real estate industry to replace Canada's social housing approach with the U.S. private rent supplement approach have been vigorous at times but have continually failed. Canada does have a small private rent supplement program dating back to 1970. Over the past decade new commitments have averaged about 1,500 units per year, mainly to address special situations in different regions of the country. In the end, common sense arguments about the long term cost effectiveness and the long term affordability of spending tax dollars on housing sponsored and managed by non-profit agencies outside market forces carries more weight than the arguments in favour of private sector rent supplements or housing vouchers. If it is financially advantageous over the long term for individual households to become home owners why should not the same logic apply to public sector investment in housing?

The Ontario Government's Ministry of Housing has recently compiled the average per unit subsidy costs for its huge public housing portfolio (about 84,000 units), for its private sector rent supplement program (20,000 units), and for the monthly subsidy cost of the new non-profit housing units it is providing this year (there are a total of 117,000 non-profit housing units in the Province). The current (1992/93) subsidy cost for public housing (which includes both the federal and provincial share of the subsidies) is under $300 Cdn. per unit,

which includes the average capital costs per unit of a large scale repair to the portfolio which is taking place this year. These costs are less than the $400 to $500 per unit average for the private sector rent supplement units. The average monthly subsidy cost of the new non-profit housing units is about $950 per month (source of data: Housing Policy Branch, Ontario Ministry of Housing, Toronto, Jan. 1993).

As with home ownership the monthly costs of the new non-profit housing units are the highest in the initial years. They decline over time. Like the public housing units, the non-profit units will eventually have a lower per month subsidy cost. The non-profit housing program, therefore, even with its higher initial costs, is eventually much more cost effective than the rent supplement program. This cost comparison data for the public sector only confirms what many people know at a personal level: owning a home is cheaper than renting over the long term. This conclusion was verified recently for the Canadian real estate market in a study carried out for the Canadian Home Builders' Association.

> "In general, owners' shelter costs are greater than renters' for several years following the purchase of a home. However, over time, rents rise with inflation while the main component of owners' shelter costs (the mortgage payment) stays relatively constant (except when interest rates rise). As a consequence, over the long-term, owners' shelter costs are significantly lower than renters'. This is particularly true once the mortgage is repaid." (Clayton Research Associates, 1992:i)

The analogous choice in housing policy analysis is between owning (public or non-profit housing options) versus renting (rent supplement or housing voucher options).

In late 1992 the Program Evaluation Division of Canada Mortgage and Housing Corporation began a thorough evaluation of the urban component of the non-profit housing program, a process which will take about two years (CMHC, 1992b). Other than a partial and smaller scale review ten years ago, there has been no separate program evaluation of public and private non-profit housing, as there has been for the public housing and co-operative housing programs (CMHC, 1990; CMHC, 1992a). It is difficult to generalize about the federal non-profit program because it has several regional variations and it has been modified often over the past two decades. There is flexibility in the program to help meet local special needs as well as to adjust to regional housing conditions. It also includes an urban native non-profit component, as well as rural and native on-reserve housing. Without a major evaluation study, there is insufficient detailed data on the public and private non-profit sector as well as cost effectiveness analysis. The reason there has been limited formal evaluation is that the program itself has not been very controversial. Its administration and the type of housing produced have also been well received in communities across the country. The debate has been at the higher political/ideological level, over the size of the program (whether the government should be doing more) and over the question of whether rent supplements (or housing vouchers) should be used more extensively or instead of social housing supply (the "cash transfer" versus "in kind transfer" debate).

Until the federal government's third major revision in the social housing funding formal in 1986, the co-ops and the other non-profits had a similar funding formula. In 1986 the federal government and the co-operative housing movement agreed to experiment with a new mortgage instrument, the index-linked mortgage (ILM) rather than the equal payment mortgage (EPM). Interest rates on index-linked mortgages are based on a fixed "real" rate of return -- the rate of return the lender wants after inflation -- plus a variable rate which is adjusted according to inflation. Therefore no provision has to be built into the rate of interest to take account of risk -- anticipated inflation -- as there is in equal payment mortgages. This makes the initial payments of ILMs much more affordable to potential borrowers. To maintain the "real" rate of return that the lender wants, the interest rate is adjusted periodically based on the rate of inflation (CMHC, 1986). The federal government's evaluation of the ILM after its initial five years in operation found that lower than real interest rates were realized by the ILM, making it "a more cost-effective mortgage instrument than the EPM," resulting in savings which makes the latest funding formula "a more cost-effective way to deliver co-operatives housing" than previously (CMHC, 1992a:329-330).

During the early 1980s, CMHC sought to develop an improved method of determining housing need -- those households unable to obtain market housing that is adequate in condition, size and affordable (using 30% of household income as a guide). What is now called the Core Housing Need Model is an indicator of total housing need combining measures of housing adequacy, suitability, and affordability. It is based on data collected every two years from a specially designed Shelter Cost Survey carried out for CMHC by Statistics Canada, a government agency (CMHC, 1991). It is used to help in the annual targeting and allocation of the federal social housing units. It is not used, however, for planning purposes -- for setting a target date at which remaining "core housing need" in Canada will be met. The most recent published information on the extent of core housing need (based on 1988 data) estimates that 1.26 million Canadian households (14% of all households) are in core housing need. This includes 200,000 single parent families (95% female headed); 300,000 single senior citizens (78% female); 400,000 non-elderly single person households (55% female); 300,000 families (two or more adults, with or without children); and 160,000 senior citizen couples.

In the late 1980s, like the Reagan and Bush administrations in the U.S., Canada's Conservative government also made a decision to target subsidies to the most needy (in the public and private non-profit projects but not the co-ops). They used the core housing need indicators to establish regulations to determine who qualifies for access to social housing. The Conservative government's effort to target social housing has been part of the private development sector's ongoing attack on social housing. Their view is that all people should be in private sector housing and that, if there is to be social housing supply, only the "truly needy" should be admitted. This could have the result of turning social housing into a version of the previous public housing program. However, third sector builders and housing activists, as well as many provinces and most municipalities, opposed this shift; time will tell whether the new policy was the right choice. The new emphasis does deliver more units

to low income households, but it jeopardizes the quality of life and community development goals. There is variation across the country as to how targeting is implemented, however. In Ontario, for example, the broader socially-mixed approach is still being implemented because the province "tops-up" the federal subsidy formula to make it possible.

Characteristics of Canada's Third Sector

What are some of the features of Canada's social housing? Canada's non-profit housing is generally sited in low- and mid-rise structures averaging about 50 units and located in all parts of metropolitan areas, central city as well as suburban. They are carefully integrated into existing neighbourhoods, avoiding the stigma frequently associated with low-income projects. Until recent federal program changes implemented by the Conservative government, they were also socially mixed, housing a range of low and moderate income households. The social housing programs are designed so that most residents pay about 25 to 30 percent of their income on rent. Between 25 and 100 percent of the units in a social housing project pay rent based on their incomes. A formula determines what they are able to pay and a federal subsidy (a rent supplement paid directly to the non-profit corporation) covers the rest.

A key feature of all of Canada's social housing programs is that the land and housing units are permanently removed from the real estate market. All non-profit housing organizations and housing co-operatives enter into binding agreements tied to their mortgage financing which guarantees the not-for-profit nature of the housing. Unlike the Section 8 units in the U.S., social housing in Canada remains permanently affordable by remaining outside the housing market.

Canada's third sector housing includes three types of non-profit organizations. The "public non-profits" are housing companies established by local government. The "private non-profits" are established by church groups, unions, and community organizations. Housing developed by the public and private non-profits is similar -- except for who owns and manages them. Municipalities which build housing under the federal non-profit program generally establish housing authorities to manage the units. The board of directors is usually appointed by a municipal council and often includes members of council and the appointment of tenants is increasingly common. Private non-profits are just that -- private corporations operated on a not-for-profit basis under the regulations of the program. There are many types of private non-profit organizations. These range from ethnic or church groups that build one project for senior citizens, to highly innovative community-based organizations that build many projects to meet particular needs, such as specialized forms of housing for the inner city or special types of transitional and supportive housing.

When the Conservative government completed its review of housing policy in late 1985, its policy document provided the following program description:

- Assistance will be provided to public and private non-profit organizations, including co-operative groups, to construct, acquire, own and manage housing units for households in core housing need and special purpose groups.

- Government assistance for projects without care or support services will be equal to the difference between the operating costs, including mortgage repayment, and rental revenues.

- Government assistance for the residential portion of special purpose projects will be in the form of an interest write down to 2%. The number of special purpose projects will be controlled through the application of a 10% cap on the total number of units within a province that can be used for this purpose.

- Tenants will be charged rents based on 25% of their adjusted household income.

- Income mixing will continue but within the limit of households unable to afford private accommodation without having to pay more than 30% of their income for housing. (CMHC, 1985b:12)

The more innovative component of Canadian social housing supply, and, as a result, the most closely watched and evaluated, is the non-profit, non-equity co-operative housing program (CMHC 1983; CMHC 1992; Laidlaw, 1977; Selby and Wilson, 1988; Hulchanski, 1988; Wekerle, 1988). It is also the subject of a recent book, *New Neighbours: A Case Study of Co-operative Housing in Toronto*, which provides a thorough review of all aspects of initiating, developing and living in Canadian co-operative housing (Cooper and Rodman, 1992). Unlike the other two types of non-profits, members of housing co-ops own and manage their projects. It is a non-equity form of home ownership. In 1985 the federal minister of housing stated his government's objective in continuing to fund the co-op housing program was "to promote security of tenure for households unable to access home ownership" (CMHC, 1985b:30).

> "The co-operative housing program has served moderate and middle income households as well as households in core need. The orientation of the new program recognizes the dual objectives of co-operatives -- a social housing objective and an objective of providing security of tenure as an alternative to home ownership." (CMHC, 1985b:30)

This focus on non-equity, non-profit co-ops as an alternative to home ownership for low and moderate income households permitted the continuation of broader income mix approach for co-ops whereas the other non-profit programs were more strictly targeted by the Conservative government. The program objective for the non-profits was stated as assisting "households unable to obtain adequate, suitable and affordable housing on the private market," a targeting of a lower income groups whose incomes were too low to access private rental housing.

Co-op housing units cannot be sold or even passed on to a friend. When someone moves out, another household from the co-op's waiting list moves in. Because residents do not invest in them, they take no equity when they leave. Canada's 1,740 housing co-ops (with 72,000 units) are democratically-owned and managed subsidized housing. A majority (70 percent) of Canada's housing co-operatives are managed directly by the residents on a voluntary basis. About 30 percent of the co-operatives, usually the larger ones, retain full-time or part-time paid staff.

The co-operative housing delivery sector has grown to 14 regional federations and 81 resource groups (development consultants) which provide a wide range of development, management and financial services as well as being involved in general co-operative sector activities. Most are non-profit organizations under community, co-operative or employee control. About three quarters are members of the national organization, the Co-operative Housing Federation of Canada (CMHC, 1992a:321-322). The most recent federal evaluation of the co-op housing program found that these community-based resource groups are "effective in involving housing co-operatives in the development and management of their projects" and that most "are usually involved in providing development services to co-operatives for over a year after the project" is completed (CMHC, 1992a:322). The aim is to help develop communities, not just housing projects.

Since housing costs in co-operatives are based on actual operating expenses, co-operative members have an incentive to run their housing efficiently. Federal government evaluations of the co-operative housing program consistently find that this self-management feature pays off. The 1983 evaluation found that operating costs in public housing were, on average, double those in co-ops and that operating costs in non-profit housing were 15 percent to 60 percent higher than co-ops, depending on the type of project (CMHC, 1983). In the 1992 evaluation operating costs were found to be lower than other forms of subsidized housing: "Average operating costs for public and non-profit housing are from $2,700 to $6,800 per unit, depending on the particular program involved, compared to less than $3,000 for all types of co-operative housing programs." (CMHC, 1992a:328).

Canada's approach to social housing, therefore, provides a full range of options to suit local needs and special needs groups within the population, including (in the case of co-operatives) the desire for self-managed housing. The programs also provide the opportunity to experiment with new mortgage instruments which may in the future be applied to more forms of housing.

The social housing programs introduced in 1973 have also provided an opportunity for municipalities to play a larger role in the provision of affordable housing. In the past, municipal governments would occasionally study local housing issues and use their regulatory authority to affect housing supply and maintenance -- through zoning, building and safety codes. They left the active role in the provision of housing to the private sector and to the federal and provincial governments in the case of subsidized housing. Like the U.S.,

Canadian municipalities rely primarily on property taxes for funding; historically, the inadequate tax base has limited the range of activities undertaken by municipal governments.

The municipal role began to change in the 1970s (Carter and McAfee, 1990; Hulchanski, Eberle, Lytton and Olds, 1990). Canada's larger cities grew rapidly, and citizens clamoured for affordable housing. They elected reform-minded politicians who supported more direct government involvement in the supply of housing. Several cities provided land for social housing at below-market value and others offered zoning bonuses to make social housing financing formulas work on expensive land. Many municipalities established housing corporations to develop social housing. Toronto, for example, created a municipal non-profit housing corporation in 1974, with a broad mandate, including research, land acquisition, construction of social housing, purchase and renovation of existing housing, property management, and housing policy and program coordination for the city. It has built and manages about 7,000 non-profit housing units, and has a development program which produces 500 to 600 new units per year. The board of directors which manages this portfolio is drawn from the City Council, tenants, and the community at large.

The important lesson provided by Canada's third sector social housing approach to subsidizing housing is that local and community-based organizations can create good quality housing, and that this housing can remain a permanent community asset, never to be sold to speculators or converted to upscale units. Canada has created the foundation for solving the housing problems of low and moderate income groups on a permanent basis. It has proved that public funds can be spent efficiently subsidizing housing that creates a permanent stock of affordable housing.

Conclusion and Policy Implications

The Canadian experience shows that it takes time to build the capacity of the non-profit sector. There are no quick fixes. A community-based non-profit housing development capacity cannot emerge and mature if housing policies and programs zig and zag, making it impossible to build up the staffing and organizational infrastructure needed to make the sector a real player in the housing and community development business. Canada has spent almost two decades developing and investing in a community-based non-profit housing capacity -- with program delivery mechanisms which work reasonable well, with dependable -- though recently declining -- funding, and increasingly experienced and sophisticated non-profit developers and managers. The Canadian experience shows that the incubation process pays off down the road. In broad terms, what a successful non-profit housing sector requires is a *coordinated national system* to undertake two goals: (1) *capacity building*, to enhance the organizational capacity of the non-profit sector at the local level; and (2) *development support*, to provide subsidy resources for their housing development activities. This is what Canada began doing in 1973.

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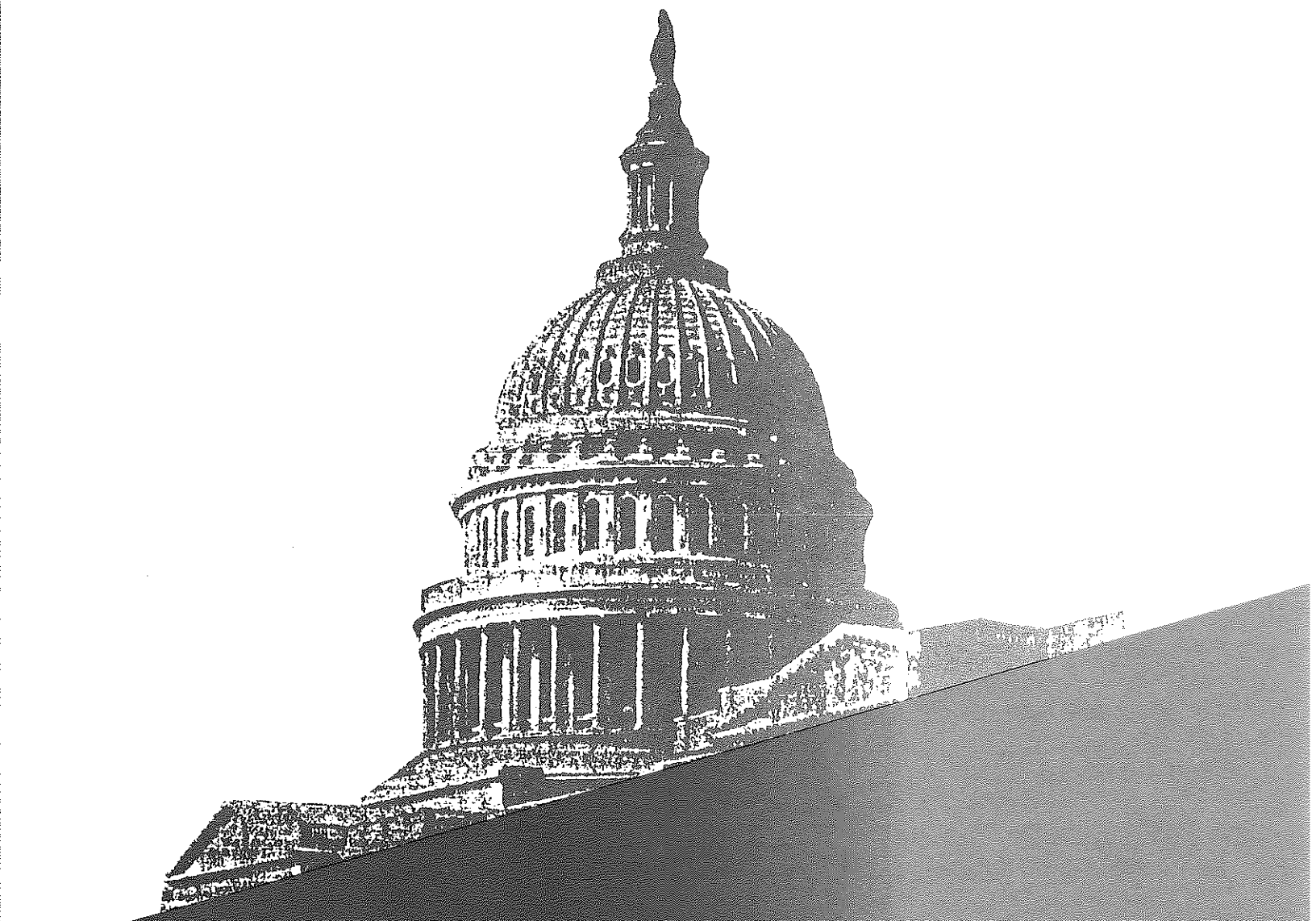

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JAMES P. RYAN was the founder of the Ryland Group Inc., a New York Stock Exchange Company; and the head of the Ryan Family Foundation. Ryland currently builds 10,000 houses a year in 28 cities across the country. Ryland is considered to be one of the top three builders in the United States. The Ryan Family Foundation, has funded over 500 nonprofit programs since its inception in 1977. The Family Foundation has also provided management training to more than 300 nonprofit organization in the Baltimore area.

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KURT SCHMOKE is the Mayor of the City of Baltimore, Maryland and has held that office since Novermber of 1987. He served as a member of former President Carter's White House Domestic Policy Staff. He served as Assistant United States Attorney in 1978 and was elected State's Attorney for the City of Baltimore in 1982. In December of 1988, he announced the formation of the Baltimore Community Development Financing Corporation, which pools private and public resources and expertise to renovate abandoned houses and reinvigorate Baltimore's neighborhoods.

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